

UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re)	Chapter 7
)	
KEITH E. MAYER,)	Case No. 07-18502-CAD
)	
Debtor.)	Hon. CAROL A. DOYLE

Trustee's Final Report

To: The Honorable Carol A. Doyle
United States Bankruptcy Judge

NOW COMES JAY A. STEINBERG, Trustee herein, and respectfully submits to the Court and to the United States Trustee his Final Report in accordance with 11 U.S.C. §704(9).

1. The Petition commencing this case was filed on October 9, 2007 and JAY A. STEINBERG was appointed Trustee. The Trustee's bond in this case is included as part of the Trustee's blanket bond coverage.

2. The Trustee certifies that he has concluded the administration of this estate and has performed the duties enumerated in Section 704 of the Bankruptcy Code. The nonexempt assets of the estate have either been converted to cash, disposed of under orders of this Court, or are sought to be abandoned by the Trustee; there is no other property belonging to the estate; there are no matters pending or undetermined; claims have been reviewed; and all claim objections have been resolved to the best of the Trustee's knowledge. The Trustee has not found it advisable to oppose the Debtor's discharge. The trustee certifies that this estate is ready to be closed. The tasks performed by the Trustee are set forth on Exhibit A.

3. The disposition of estate property is set forth in Exhibit B. The scheduled value of property abandoned is \$0.00. The property abandoned, or sought to be abandoned, along with the reasons for such abandonment, is described in Exhibit B.

4. A summary of the trustee's final account as of January 21, 2009 is as follows:

a.	RECEIPTS (See Exhibit C)	\$12,788.75
b.	DISBURSEMENTS (See Exhibit C)	\$2,000.00
c.	NET CASH available for distribution	\$10,788.75
d.	TRUSTEE/PROFESSIONAL COSTS:	
	1. Trustee compensation	\$1,828.88
	2. Trustee Expenses	\$0.00
	3. Compensation requested by other estate professionals	\$0.00

5. The Bar Date for filing unsecured claims expired on April 28, 2008.

6. All claims filed in this case with the Clerk of the Bankruptcy Court have been reviewed by the Trustee (Exhibit D), to the extent such claims will receive a distribution. The actual dollar amount of claims allowed and/or requested for this estate is as follows:

a.	Allowed unpaid secured claims	\$0.00
b.	Chapter 7 administrative claims and 28 U.S.C. §1930 claims (<i>including Debtor's exemption</i>)	\$3,828.88
c.	Allowed Chapter 11 administrative claims	\$0.00
d.	Allowed priority claims	\$0.00
e.	Allowed unsecured claims	\$20,983.46

7. Trustee proposes that unsecured creditors receive a distribution of 42.70% of allowed claims.

8. The compensation previously awarded to Trustee's counsel, accountants or other professionals, and the compensation requested but not yet allowed is as follows:

<u>Applicant</u>	<u>Previously Paid</u>	<u>Fees Now Requested</u>	<u>Expenses</u>
Jay Steinberg, Trustee <i>Trustee Compensation</i>	\$0.00	\$1,828.88	\$0.00

9. A fee of \$1,400.00 was paid to Debtor's Counsel for services rendered in connection with this case, and no basis appears to request an examination of those fees pursuant to 11 U.S.C. §329.

WHEREFORE, the Trustee certifies under penalty of perjury that the above statements are true and correct and requests the Court to provide for notice and a hearing pursuant to 11 U.S.C. §§330(a), 502(b) and 503(b). The Trustee further requests that the Court award final compensation and reimbursement of expenses and make final allowance of the administrative claims and expenses stated in this Report, and for such other relief as the Court shall deem proper.

Respectfully Submitted

DATE: February 2, 2009

/s/Jay A. Steinberg, Trustee
JAY A. STEINBERG, Trustee
35 EAST WACKER
SUITE 1550
CHICAGO, IL 60601-0000

Tasks Completed by Trustee

Exhibit A

TASKS PERFORMED BY TRUSTEE

The Trustee reviewed the Debtor's Schedule of Assets and Liabilities and Statements of Financial Affairs. The Trustee conducted an examination of the Debtor at the Section 341 meeting of creditors.

A. Trustee analyzed and investigated the Debtor's partial interest in the probate estate of Edward Vojahosky ("Probate Estate"); Trustee asserted the Estate's interest in the Probate Estate; Trustee directed the turnover of the Debtor's portion of the Probate Estate to the Trustee and recovered gross proceeds of \$12,769.38 ("Probate Funds");

B. Trustee reviewed and analyzed the claims filed against the Estate; Trustee verified the Debtor's claimed exemption and made a distribution to Debtor on account of his allowed exemption in the Probate Funds;

C Trustee invested and accounted for all funds received by the Estate and set up and maintained all bank accounts for the Estate;

D. Trustee set up and maintained a computerized case management system for the Estate in order to efficiently keep track of records relating to the Estate's case history, assets, claims and banking activities;

E. Trustee prepared semi-annual reports required by the United States Trustee and met with representatives of the U.S. Trustee regarding the administration and status of the case;

F. Trustee analyzed tax matters concerning the Estate; and

G. Trustee otherwise administered this Estate and directed the allocation, liquidation and distribution of assets to creditors herein.

Form I

Individual Estate Property Record and Report

Exhibit B

FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Page: 1

Case No: 07-18502 CAD Judge: CAROL A. DOYLE
Case Name: MAYER, KEITH E.

Trustee Name: JAY A. STEINBERG, TRUSTEE
Date Filed (f) or Converted (c): 10/09/07 (f)
341(a) Meeting Date: 11/13/07
Claims Bar Date: 04/28/08

For Period Ending: 01/21/09

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA=554(a) Abandon DA=554(c) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. REAL ESTATE Real Estate located at 109 North Elm Lane, Glenwood, IL.	146,649.00	Unknown	DA	0.00	FA
2. CHECKING ACCOUNT Charter One Bank	600.00	0.00		0.00	FA
3. HOUSEHOLD GOODS	2,000.00	0.00	DA	0.00	FA
4. WEARING APPAREL	100.00	0.00		0.00	FA
5. JEWELRY Watch	5.00	0.00		0.00	FA
6. INSURANCE POLICY Whole life insurance through Aetna	0.00	0.00		0.00	FA
7. RETIREMENT PLANS Pension	Unknown	0.00		0.00	FA
8. CONTINGENT OR UNLIQUIDATE INTERESTS Estate of Edward Vojahosky, 04 P 8525 Possible 1/12th interest in Federal Employee Group Life Insurance of Edward Vojahosky Possible 1/12th interest in Civil Service Retirement System Life Insurance of Edward Vojahosky	5,300.00	Unknown		12,769.38	FA
9. AUTOMOBILE 2001 Subaru Forester, 108,860 miles	1,500.00	0.00		0.00	FA
INT. Post-Petition Interest Deposits (u)	Unknown	N/A		19.37	Unknown

TOTALS (Excluding Unknown Values)

\$156,154.00

\$0.00

\$12,788.75

Gross Value of Remaining Assets

\$0.00

(Total Dollar Amount in Column 6)

FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Page: 2

Case No: 07-18502 CAD Judge: CAROL A. DOYLE
Case Name: MAYER, KEITH E.

Trustee Name: JAY A. STEINBERG, TRUSTEE
Date Filed (f) or Converted (c): 10/09/07 (f)
341(a) Meeting Date: 11/13/07
Claims Bar Date: 04/28/08

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Trustee investigating recovery of assets.

Initial Projected Date of Final Report (TFR): 12/31/08 Current Projected Date of Final Report (TFR): 12/31/08

Form II

Estate Cash Receipts and Disbursements Record

Exhibit C

FORM 2

Page: 1

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 07-18502 -CAD
Case Name: MAYER, KEITH E.

Trustee Name: JAY A. STEINBERG, TRUSTEE
Bank Name: BANK OF AMERICA, N.A.
Account Number / CD #: *****2223 BofA - Money Market Account

Taxpayer ID No: *****0749
For Period Ending: 01/21/09

Blanket Bond (per case limit) \$ 5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Trans. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
			BALANCE FORWARD				0.00
C 01/24/08	8	Thomas F. Novotny, Attorney Client Escrow Account	Proceeds from Vojahosky Estate	1129-000	12,685.34		12,685.34
C 01/31/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.400	1270-000	0.55		12,685.89
C 02/29/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.300	1270-000	3.02		12,688.91
C 03/31/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.250	1270-000	3.00		12,691.91
C 04/30/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.250	1270-000	2.60		12,694.51
C 05/29/08	8	Thomas F. Novotny 4550 W. 103rd Street Oak Lawn, IL 60453		1129-000	84.04		12,778.55
C 05/30/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.150	1270-000	1.61		12,780.16
C 06/30/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.150	1270-000	1.57		12,781.73
C 07/31/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.150	1270-000	1.62		12,783.35
C 08/29/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.150	1270-000	1.59		12,784.94
C 08/29/08		Transfer to Acct #*****2278	Bank Funds Transfer	9999-000		2,000.00	10,784.94
C 09/30/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.150	1270-000	1.33		10,786.27
C 10/31/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.100	1270-000	1.05		10,787.32
C 11/28/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.100	1270-000	0.88		10,788.20
C 12/31/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.55		10,788.75

* Reversed
t Funds Transfer
C Bank Cleared

Account *****2223	Balance Forward	0.00			
2	Deposits	12,769.38	0	Checks	0.00
12	Interest Postings	19.37	0	Adjustments Out	0.00
			1	Transfers Out	2,000.00
	Subtotal	\$ 12,788.75		Total	\$ 2,000.00
0	Adjustments In	0.00			
0	Transfers In	0.00			
	Total	\$ 12,788.75			

FORM 2

Page: 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 07-18502 -CAD
Case Name: MAYER, KEITH E

Trustee Name: JAY A. STEINBERG, TRUSTEE
Bank Name: BANK OF AMERICA, N.A.
Account Number / CD #: *****2278 BofA - Checking Account

Taxpayer ID No: *****0749
For Period Ending: 01/21/09

Blanket Bond (per case limit): \$ 5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Trans. Code	Deposits (\$)	Disbursements (\$)	Account / CI) Balance (\$)
C t 08/29/08		Transfer from Acct #*****2223	BALANCE FORWARD				0.00
C 08/29/08	003001	Keith E. Mayer 109 North Elm Lane Glenwood, IL 60425	Bank Funds Transfer Funds to Debtor for Exemptions	9999-000 8100-002	2,000.00	2,000.00	2,000.00 0.00

* Reversed
t Funds Transfer
C Bank Cleared

Account *****2278	Balance Forward	0.00		
	0 Deposits	0.00	1 Checks	2,000.00
	0 Interest Postings	0.00	0 Adjustments Out	0.00
			0 Transfers Out	0.00
	Subtotal	\$ 0.00		
			Total	\$ 2,000.00
	0 Adjustments In	0.00		
	1 Transfers In	2,000.00		
	Total	\$ 2,000.00		

Report Totals	Balance Forward	0.00		
	2 Deposits	12,769.38	1 Checks	2,000.00
	12 Interest Postings	19.37	0 Adjustments Out	0.00
			1 Transfers Out	2,000.00
	Subtotal	\$ 12,788.75		
			Total	\$ 4,000.00
	0 Adjustments In	0.00		
	1 Transfers In	2,000.00		
	Total	\$ 14,788.75	Net Total Balance	\$ 10,788.75

Proposed Distribution Report

Exhibit D

UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re)	Chapter 7
)	
KEITH E. MAYER,)	Case No. 07-18502-CAD
)	
Debtor.)	Hon. CAROL A. DOYLE

PROPOSED DISTRIBUTION REPORT

I, JAY A. STEINBERG, trustee herein, certify that I have reviewed all claims filed with the Clerk of the Bankruptcy Court, to the extent such claims will receive a distribution, and have examined all orders of Court, and state that based on my review I propose to make the following distribution.

SUMMARY OF DISTRIBUTION:

Chapter 7 Administrative Expenses:	\$1,828.88
Chapter 11 Administrative Expenses:	\$0.00
Priority Claims (507(a)(3)-(a)(6)):	\$0.00
Secured Claims	\$0.00
Secured Tax Liens:	\$0.00
Priority Tax Claims:	\$0.00
General Unsecured Claims:	\$0.00
Interest (726(a)(5)):	\$0.00
Surplus to Debtor (726(a)(6)):	\$8,959.87
TOTAL AMOUNT TO BE DISTRIBUTED:	\$10,788.75

REPORT OF DISTRIBUTION - CONT'D

1. TYPE OF CLAIMS		TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
§726(a) & (b) and §507(a)(1) Chapter 7 Administrative Expenses and U.S. Trustee quarterly fees pursuant to 28 U.S.C. §1930(6)		\$3,828.88	100.00%
CLAIM NUMBER	CREDITOR	AMOUNT OF ALLOWED CLAIM	AMOUNT OF DIVIDEND
	Jay Steinberg, Trustee <i>Trustee Compensation</i>	\$1,828.88	\$1,828.88
	Keith E. Mayer <i>Debtor Exemption</i>	\$2,000.00	\$0.00
CLASS TOTALS		\$3,828.88	\$1,828.88
2. TYPE OF CLAIMS		TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
§726(a) & (b) and §507(a)(1) Chapter 11 administrative expenses		\$ 0.00	0.00
3. TYPE OF CLAIMS		TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
§507(a)(2) - Gap claims arising in involuntary cases and allowed pursuant to §502(f)		\$ 0.00	0.00
4. TYPE OF CLAIMS		TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
§507(a)(3) - Wages, salaries or commissions limited to \$10,000		\$ 0.00	0.00

5. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
§507(a)(4) - Contributions Employee Benefit Plans	\$ 0.00	0.00

6. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
§507(a)(5) - Farmers' and Fishermans' claims to the extent of \$4,925.	\$ 0.00	0.00

7. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
§507(a)(6) - Deposits of consumers to the extent of \$2,225	\$ 0.00	0.00

8. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
§507(a)(7) - Alimony, Maintenance and Support	\$ 0.00	0.00

9. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
§724(b) - Secured Tax Lien Claims	\$ 0.00	0.00

10. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
§507(a)(8) - Unsecured Tax Claims excluding fines and penalties	\$ 0.00	0.00

11. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
§507(a)(9) - Capital Commitments to Federal Depository Institutions	\$ 0.00	0.00

12. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
§726(a)(2) - General Unsecured Claims To be paid <i>pro rata</i> after costs of administration and priority claims are paid in full	\$20,983.46	42.70%

CLAIM NUMBER	CREDITOR	AMOUNT OF ALLOWED CLAIM	AMOUNT OF DIVIDEND
000001	Recovery Mgmt. Systems Corp. <i>General Unsecured 726</i>	\$1,306.91	\$558.05
000002	Discover Bank <i>General Unsecured 726</i>	\$7,455.96	\$3,183.66
000003	Recovery Mgmt. Systems Corp. <i>General Unsecured 726</i>	\$5,739.95	\$2,450.94
000004	Dr. Michael Ryan <i>General Unsecured 726</i>	\$958.00	\$409.06
000005	Chase Bank USA <i>General Unsecured 726</i>	\$3,760.37	\$1,605.67
000006	Chase Bank USA <i>General Unsecured 726</i>	\$1,262.16	\$538.94
000007	American Express Centurion Bank <i>General Unsecured 726</i>	\$500.11	\$213.55
CLASS TOTALS		\$20,983.46	\$8,959.87

13. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
§726(a)(3) - Tardily filed unsecured claims	\$ 0.00	0.00

14. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
§726(a)(4) - Fines/penalties	\$ 0.00	0.00

15. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
§726(a)(5) - Interest	\$ 0.00	0.00

16. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
§726(a)(6) - Surplus to Debtor	\$ 0.00	0.00

17. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
§506 - Secured Claims	\$ 0.00	0.00

The following claims are not included in the distribution because they have been disallowed by court order or have been withdrawn by the claimant:

TYPE OF CLAIM	CLAIM NUMBER	CREDITOR AND ADDRESS	AMOUNT OF CLAIM	DISALLOWED/ WITHDRAWN (DESIGNATE)
---------------------	-----------------	----------------------------	-----------------------	---

WHEREFORE, the Trustee certifies under penalty of perjury that the above statements are true and correct.

DATED: February 2, 2009

/s/ Jay A. Steinberg, trustee

Form NTCFTFC7

United States Bankruptcy Court

Northern District of Illinois

Eastern Division

219 S Dearborn

7th Floor

Chicago, IL 60604

In Re:

Keith E. Mayer

109 North Elm Lane

Glenwood, IL 60425

SSN: xxx-xx-5830 EIN: N.A.

Case No. : 07-18502

Chapter : 7

Judge : Carol A. Doyle

Debtor's Attorney:

Stuart B Handelman

Law Offices Of Stuart B Handelman P C

332 S Michigan Ave Ste 1020

Chicago, IL 60604

312 360-0500 Ext. 14

Trustee:

Jay A Steinberg ESQ

35 E. Wacker Drive, Suite 1550

Chicago, IL 60601

312 505-2688

NOTICE FIXING TIME FOR FILING CLAIMS

To the Debtor(s), Creditors, and other Parties in Interest:

A petition under Chapter 7 of the U.S. Bankruptcy Code has been filed by (or against) the above-named debtor(s) on **October 9, 2007**.

1. **April 28, 2008** is fixed as the last day for the filing of claims by creditors other than governmental units.

2. **April 28, 2008** is fixed as the last day for filing or claims by govenmental units.

In order to have a claim allowed and share in any distribution from the estate, a creditor must file a claim, whether or not the creditor was included in the schedules filed by the debtor(s). Claims which are not filed on or before the above date fixed as the last day for the filing of claims will not be timely, except as otherwise provided by law. A claim may be filed in person or by mail on an official form prescribed for a proof of claim. If you wish to file a claim, please use the claim form on the reverse side.

For the Court,

Dated: January 25, 2008

Kenneth S. Gardner, Clerk

United States Bankruptcy Court

Bankruptcy Noticing Center
2525 Network Place, 3rd Floor
Herndon, Virginia 20171-3514

CERTIFICATE OF SERVICE

District/off: 0752-1
Case: 07-18502

User: mrahmoun
Form ID: ntcftfc7

Page 1 of 2
Total Served: 32

Date Rcvd: Jan 25, 2008

The following entities were served by first class mail on Jan 27, 2008.

db +Keith E. Mayer, 109 North Elm Lane, Glenwood, IL 60425-1430
aty +Kelly Smith, Law Offices of Stuart B. Handelman, P.C., 332 S. Michigan Avenue, Suite 1000,
Chicago, IL 60604-4398
aty +Stuart B Handelman, Law Offices Of Stuart B Handelman P C, 332 S Michigan Ave Ste 1020,
Chicago, IL 60604-4323
tr +Jay A Steinberg, ESQ, 35 E. Wacker Drive, Suite 1550, Chicago, IL 60601-2124
11662189 +American Express, c/o United Recovery Systems, Inc., 5800 N. Course Drive,
Houston, TX 77072-1613
11662169 BP, P.O. Box 15325, Wilmington, DE 19886-5325
11662168 Bank of America, P.O. Box 15726, Wilmington, DE 19886-5726
11662181 +Citifinancial, c/o Law Offices of Richard A. Snow, 123 W. Madison Street, Suite 310,
Chicago, IL 60602-4847
11662174 Citifinancial, 152 Town Center Drive, P.O. Box 249, Matteson, IL 60443-0249
11662175 +Citifinancial Mortgage Company, 152 Town Center Drive, Matteson, IL 60443-2245
11662177 +Dr. Michael Ryan, 17061 S. Harlem Ave., Tinley Park, IL 60477-2739
11662178 Emerge MasterCard, P.O. Box 105655, Atlanta, GA 30348-5655
11662179 +FIA Card Service N.A., c/o Penncro Associates, Inc., P.O. Box 1878,
Southampton, PA 18966-0108
11662183 +Home Depot Credit Services, c/o Northland Group, Inc., P.O. Box 390905,
Edina, MN 55439-0905
11662180 Home Depot Credit Services, P.O. Box 689100, Des Moines, IA 50368-9100
11699170 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
11662184 +Sears Credit Cards, c/o Northland Group, Inc., P.O. Box 390905, Edina, MN 55439-0905
11662185 Sears Credit Cards, P.O. Box 183081, Columbus, OH 43218-3081
11662186 Sears Gold MasterCard, P.O. Box 818007, Cleveland, OH 44181-8007
11662187 +St. James Hospital and Health, Centers, 1423 Chicago Road, Chicago Heights, IL 60411-3400
11662166 St. James Hospital and Health, Centers, c/o Accounts Recovery Bureau, Inc., P.O. Box 19857,
Indianapolis, IN 46219-0857
11662172 +Union Plus Credit Card, c/o CCB Credit Services, Inc., 5300 S. 6th Street,
Springfield, IL 62703-5184
11662191 +Well Group Health Partners, 333 Dixie Highway, Chicago Heights, IL 60411-1748
11662192 Wells Fargo Financial Bank, P.O. Box 98751, Las Vegas, NV 89193-8751

The following entities were served by electronic transmission on Jan 26, 2008.

11662167 EDI: AMEREXPR.COM Jan 25 2008 22:10:00 American Express, P.O. Box 360002,
Ft. Lauderdale, FL 33336-0002
11662168 EDI: BANKAMER2.COM Jan 25 2008 22:10:00 Bank of America, P.O. Box 15726,
Wilmington, DE 19886-5726
11662170 EDI: CAPITALONE.COM Jan 25 2008 22:09:00 Capital One, P.O. Box 70884,
Charlotte, NC 28272-0884
11662171 EDI: CAPITALONE.COM Jan 25 2008 22:09:00 Capital One Bank, P.O. Box 60024,
City Of Industry, CA 91716-0024
11662173 EDI: CHASE.COM Jan 25 2008 22:10:00 Chase, PO Box 15153, Wilmington, DE 19886-5153
11662176 EDI: DISCOVER.COM Jan 25 2008 22:10:00 Discover Card, P.O. Box 30943,
Salt Lake City, UT 84130
11662182 EDI: HFC.COM Jan 25 2008 22:09:00 Menards - Retail Services, P.O. Box 15521,
Wilmington, DE 19850-5521
11699170 EDI: RECOVERYCORP.COM Jan 25 2008 22:09:00 Recovery Management Systems Corporation,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
11662185 EDI: SEARS.COM Jan 25 2008 22:09:00 Sears Credit Cards, P.O. Box 183081,
Columbus, OH 43218-3081
11662186 EDI: SEARS.COM Jan 25 2008 22:09:00 Sears Gold MasterCard, P.O. Box 818007,
Cleveland, OH 44181-8007
11662188 EDI: HFC.COM Jan 25 2008 22:09:00 Union Plus Credit Card, P.O. Box 88000,
Baltimore, MD 21288-0001
11662190 EDI: RMSC.COM Jan 25 2008 22:09:00 Wal*Mart, P.O. Box 530938, Atlanta, GA 30353-0938
11662192 EDI: WFFC.COM Jan 25 2008 22:09:00 Wells Fargo Financial Bank, P.O. Box 98751,
Las Vegas, NV 89193-8751

TOTAL: 13

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0752-1
Case: 07-18502

User: mrahmoun
Form ID: ntcftfc7

Page 2 of 2
Total Served: 32

Date Rcvd: Jan 25, 2008

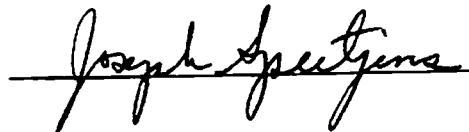
***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 27, 2008

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.